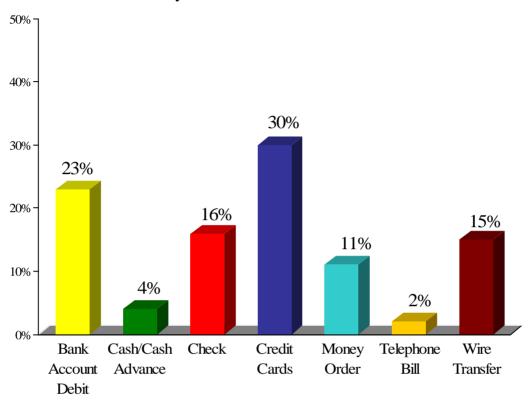


Methods of Payment Reported by Consumers¹

January 1 - December 31, 2005



Methods of Payment Reported by Consumers

Calendar Years 2003 through 2005

						O			
		CY - 2003			CY - 2004			CY - 2005	
Payment Method	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages	¹ Amount Paid
Bank Account Debit	15,929	18%	\$18,303,099	18,208	25%	\$28,960,831	14,683	23%	\$26,264,756
Cash/Cash Advance	2,394	3%	\$12,193,667	2,693	4%	\$12,771,766	2,351	4%	\$17,182,000
Check	16,260	19%	\$67,147,820	12,180	16%	\$67,760,908	10,234	16%	\$75,083,729
Credit Cards	30,953	35%	\$30,800,831	20,588	28%	\$25,135,899	19,290	30%	\$37,104,454
Money Order	14,959	17%	\$17,702,731	10,780	15%	\$17,439,070	6,965	11%	\$12,410,299
Telephone Bill	1,404	2%	\$331,885	1,703	2%	\$436,346	1,171	2%	\$491,406
Wire Transfer	5,416	6%	\$77,387,171	7,869	11%	\$88,551,769	9,444	15%	\$86,493,306
Total Reporting Payment Method	87,315			74,021			64,138		

¹Percentages are based on the total number of fraud complaints for each calendar year where consumers reported the method of payment: CY-2003 = 87,315; CY-2004 = 74,021; and CY-2005 = 64,138. 15% of the consumers reported this information during CY-2005, 27% and 18% for CY-2003 and CY-2004, respectively.